Manulife Investment Management

28 FEBRUARY 2023

Factsheet

Manulife SGD Income Fund

Investment Objective

The Fund aims to provide investors with long-term capital appreciation and/or income in SGD terms through investing primarily in Asian investment grade fixed income or debt securities.

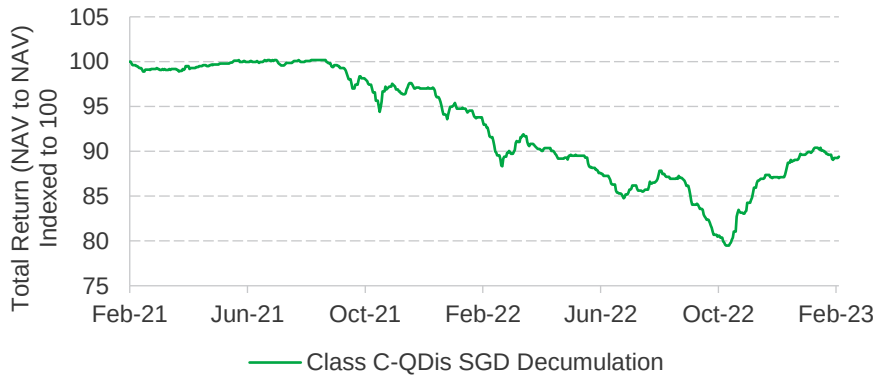
Fund Information

Fund Size	SGD 470.36 million
Base Currency	SGD
Yield to Maturity (%)	8.11
Duration (years)	4.48
Average Credit Quality^^	BBB
Average Coupon (%)	4.75
Number of Holdings	178
Dealing Frequency	Daily

Benchmark
No representative benchmark

Investment Manager
Manulife Investment Management (Singapore) Pte. Ltd.

Fund Performance



Returns (%)

	1 month	3 months	Year-to-Date	1 year‡	3 years‡	Since Inception‡	Calendar Year 2022	2021	2020	2019	2018
Class C-QDis SGD Decumulation											
Fund (NAV to NAV)	-0.63	5.38	2.59	-3.51	N/A	-5.43	-10.17	N/A	N/A	N/A	N/A
Fund (Offer to Bid)*	-3.61	2.22	-0.49	-6.40	N/A	-6.85	-12.86	N/A	N/A	N/A	N/A

Fund Characteristics^

Sector Allocation	%
Banks	18.00
REITS	16.59
Real Estate	11.70
Energy	9.57
Government	8.72
Utilities	8.00
Communications	7.60
Industrials	4.67
Consumer, Cyclical	4.21
Insurance	4.21
Basic Materials	2.67
Consumer, Non-cyclical	2.30
Diversified	1.38
Technology	1.14
Diversified Financial Services	0.25
Cash & Cash Equivalents	-1.00

Geographical Allocation	%
Singapore	37.50
China	19.83
Indonesia	9.62
India	9.01
Australia	5.22
Hong Kong	3.87
Thailand	3.62
Philippines	2.74
United States	1.92
United Kingdom	1.80
South Korea	1.47
Malaysia	1.45
Macau	1.23
France	1.21
Japan	0.51
Cash & Cash Equivalents	-1.00

Credit Rating ^^	%
Aaa/AAA	5.81
A/A	20.58
Baa/BBB	51.03
Ba/BB	16.21
B/B	4.77
Caa/CCC	0.45
Ca/CC	0.53
C/C	1.08
D	0.53
Cash & Others	-1.00

‡ Annualised for periods over one year with net income & dividends reinvested.
* The Offer to Bid performance includes the effect of an assumed current maximum front end load, which the investor might or might not pay. NAV to NAV figures reflect the Fund's investment performance.
^ Figures may not sum to 100 due to rounding.
^^ Credit Rating: Where the security is not rated by external rating agencies (i.e. Fitch, Moody's, and S&P), Manulife Investment Management's internal rating methodology will apply.
Source: Manulife Investment Management (Singapore) Pte.Ltd.

Manulife SGD Income Fund

Fund Characteristics^

Top Holdings	%
AIA GROUP LTD 2.9% PERPETUAL	2.31
OVERSEA-CHINESE BANKING CORP LTD 4% PERPETUAL	2.18
AUSTRALIA & NEW ZEALAND BANKING GROUP LTD 4.5% 12/02/2032	2.08
SINGAPORE TELECOMMUNICATIONS LTD 7.375% 12/01/2031	2.04
UNITED OVERSEAS BANK LTD 3.5% 02/27/2029	1.90
PHILIPPINE GOVERNMENT INTERNATIONAL BOND 9.5% 02/02/2030	1.90
CMT MTN PTE LTD 2.88% 11/10/2027	1.58
INCOME INSURANCE LTD 3.1% 07/20/2050	1.53
KEPPEL REIT MTN PTE LTD 3.275% 04/08/2024	1.49
MPACT TREASURY CO PTE LTD 3.11% 08/24/2026	1.44

Class Information

Class	Currency	NAV Per Unit	Bloomberg Ticker	ISIN Code	Inception Date	Subscription Method
C-QDis SGD Decumulation	SGD	SGD 0.792	MAMSICS SP	SGXZ20405353	24 Feb 2021	Cash, SRS

Class	Minimum Initial Investment	Management Fee (%,p.a.)	Distribution Frequency	Dividend per Unit	Ex-Dividend Date	Annualized Yield (%)
C-QDis SGD Decumulation	SGD 100,000	0.80	Quarterly	SGD 0.01179	16 Dec 2022	6.23

Historical dividend yield is not indicative of future dividend payouts. Please refer to our website for more details.

Important Information

The information provided herein does not constitute financial advice, an offer or recommendation with respect to the Fund. The information and views expressed herein are those of Manulife Investment Management (Singapore) Pte. Ltd. (Company Registration No. 200709952G) and its affiliates **("Manulife")** as of date of this document and are subject to change based on market and other conditions. Manulife expressly disclaims any responsibility for the accuracy and completeness of, and the requirement to update, such information.

Investments in the Fund are not deposits in, guaranteed or insured by Manulife and involve risks. The value of units in the Fund and any income accruing to it may fall or rise. Past performance of the Fund is not necessarily indicative of future performance. Opinions, forecasts and estimates on the economy, financial markets or economic trends of the markets mentioned herein are not necessarily indicative of the future or likely performance of the Fund. **The Fund may use financial derivative instruments for efficient portfolio management and/or hedging.**

Distributions are not guaranteed. Investors should refer to the prospectus for the distribution policy of the Fund. The Manager shall have the absolute discretion to determine whether a distribution is to be made in respect of the Fund as well as the rate and frequency of distributions to be made. Distributions may be made out of (a) income, or (b) net capital gains, or (c) capital of the Fund, or (d) any combination of (a), (b) and/or (c). Past distribution yields and payments are not necessarily indicative of future distribution yields and payments. Any payment of distributions by the Fund is expected to result in an immediate decrease in the net asset value per unit of the Fund.

Investors should read the prospectus and the product highlights sheet and seek financial advice before deciding whether to purchase units in the Fund. A copy of the prospectus and the product highlights sheet can be obtained from Manulife or its distributors. In the event an investor chooses not to seek advice from a financial adviser, he should consider whether the Fund is suitable for him.

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